

UNSIGNED CURRENCY IS GOOD MONEY

TWENTY-DOLLAR BILL FROM SHIPMENT RECENTLY TAKEN BY BANDITS IS LOCATED—DOLLAR BILLS SCARCE.

Washington, Nov. 22.—A number of years ago a Baltimore banker wrapped \$40,000 in currency, unsigned.

REPORT OF THE CONDITION OF THE GUARANTY STATE BANK

Of Ardmore, Okla., as Reported to the State Banking Board Nov. 10, 1915.

RECAPITULATION

RESOURCES	
Loans and Discounts	\$327,483.50
Overdrafts	None
Building account	1,125.00
Furn. and fixtures	6,081.10
Demand Loans	\$73,518.85
Warrants and securities	7,958.37
Bills of Exchange (cotton)	60,082.07
Cash and Exch.	\$5,400.49
Total available cash	226,959.78
TOTAL	\$561,649.38

LIABILITIES	
Capital Stock	\$51,000.00
Surplus and profits (net)	15,029.93
Dividends Unpaid	355.00
Bills payable	15,000.00
Deposits	480,264.45
TOTAL	\$561,649.38

RESOURCES	
Loans and Discounts	\$401,002.35
Overdrafts, secured and unsecured	None
Securities with banking board	7,610.40
Stocks, Bonds, Warrants, etc.	347.97
Banking House	1,125.00
Furniture and Fixtures	6,081.10
Other Real Estate owned	None
Due from Banks	49,061.47
Checks and Other Cash Items	14,075.06
Exchanges for Clearing House	None
Bills of Exchange (cotton)	60,082.07
Cash in Bank	22,263.96
Total	\$561,649.38

LIABILITIES	
Capital Stock Paid in	\$ 51,000.00
Surplus Fund	7,500.00
Undivided Profits, less expenses and taxes paid	7,529.93
Reserved for Taxes	None
Due to Banks	43,320.55
Dividends Unpaid	355.00
Individual Deposits subject to Check	350,837.91
Demand Certificates of Deposit	None
Time Certificates of Deposit	81,611.22
Certified Checks	331.43
Cashier's Checks Outstanding	4,153.34
Notes and Bills Rediscounted	None
Bills Payable	15,000.00
Liabilities other than those above stated	10.00
Total	\$561,649.38

State of Oklahoma, County of Carter, ss: I, E. E. Chivers, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief, so help me God.

E. E. CHIVERS, Cashier.
Subscribed and sworn to before me this 18th day of November, 1915.

E. C. WYMORE, Notary Public.
(SEAL) My commission expires 1, 27, 1918.
J. M. MILLER,
D. C. FITZGERALD,
ROY M. JOHNSON,
Directors.

ed by the officers of his bank for which it had been issued, in a brown paper and started across town, proposing to affix his signature to the bills at his leisure. The brown paper package dropped from his pocket on the street car, where it lay after he left the car, and was kicked under the seat. The money made several round trips on the car, filled with passengers each time, until a passenger happened to dig it out with his foot and kick it into the aisle. The car conductor threw it into the hopper at the company's station where all the finds were placed. A clerk found the package to contain the sum before mentioned. In the meantime the banker had begun a close inquiry over his loss. The package was returned, but the incident developed for the first time that an unsigned bill issued to a bank is good money, without regard to whether the bank's officials had affixed their signatures.

Paper money is a circulating medium the moment it receives the attention required by the federal laws, and receives the formalities necessary. Thereafter if the money is lost before it reaches the bank for which it is issued, the loss is the government's, otherwise the bank's. For this reason the government always takes out insurance to cover a shipment, whether it be currency or coin. Until the present administration it was the order to ship money only by express, but the rule was changed to include registered mail, which is reckoned to be just as safe and gives the government the fee heretofore going to the carriers. A big shipment to a locality always is split between several routes, so, if there happens to be a holdup, only a portion of the general consignment would be involved. The utmost secrecy is observed. Information regarding date or route of the shipments is entrusted to only a few employees, which is a precaution necessary for more reasons than one. An amount in excess of \$50,000 of unsigned currency shipped to southwestern banks was recently taken by bandits from a Baltimore & Ohio train near Central, W. Va. A few days ago one of the bills, a \$20 note, issued in favor of a Dallas bank, found in the cash of a Parkersburg hardware store, was another reminder that such money is "good." The person tendering such a bill might be asked to explain how he came into possession of it, yet when change is being made, the signatures are about the last thing a person behind a counter will look for.

Dollar Bills are Scarce.

In the east one rarely ever sees a silver dollar. The substitute is the dollar bill, and, notwithstanding that 14,664,000 of them have been issued to subtreasuries, the treasury officials say there is a famine in this sort of money. The closer the city is to Washington, the fewer soiled or worn bills are in circulation.



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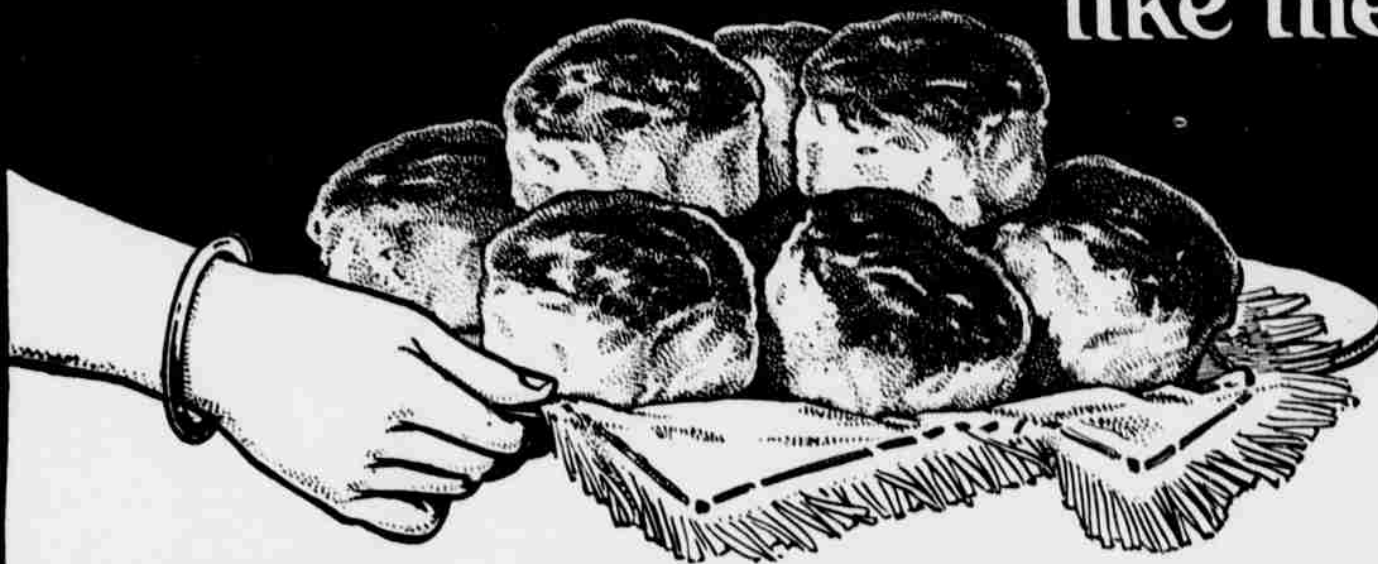
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a fact accounted for in the frequent exchange of worn money for the brand-new article. Better business conditions, which have increased the demand for small bills and sub-coins, has made it almost impossible for the treasury to meet it. Approximately \$10,000,000 in \$2 bills has been issued to help out, but this bill is regarded as a "hoodoo" by both the banks and the public and not generally desired. In a section where the dollar bill has come to be the rule, a person is liable to shell out a \$2 certificate by mistake. Since Aug. 1 half dollars, quarters, and dimes to the amount of near \$6,000,000 and more than \$1,000,000 in nickels and pennies have been sent to subtreasuries, which, with the \$17,000,000 in silver certificates, makes a total of about \$48,000,000. There has been discussion of making a \$3 bill, but the treasury officials have not believed the demand existed and, at any rate, it would be more confusing to have a greater variety of small bills. The \$1 bill and the \$5 silver certificate are meeting the demand, on the latter being the face of Ona Papa, an Indian chief. He is the most widely photographed member of his race.

REAL ESTATE TRANSFERS
(By Chickasaw Title Co.)

H. W. McGill and wife, A. Christine McGill, to W. B. Johnson, Warranty Deed, Lots 5 and 6 in Block 318, of the City of Ardmore.

John H. Bowman, single man, a widower, to S. E. Twyford, Warranty Deed. A strip of land 79 feet wide off the west side of lot 1 in block 355 of the City of Ardmore.

Robert Willis and wife, May, to S. F. Kimbrell and R. L. Davis, Oil and Gas Lease, part of Sec. 19 2s3w.

Sol P. Kimbrell and R. L. Davis, to J. R. Keaton, Trustee, Assignment Oil and Gas Lease. Description same as above.

Belle Meeks, Guardian of Reuben Gaylor, et al., to Max Westheimer and David Daube, Guardian's Deed Part of Sec. 27 and 25, 5s1e.

O. L. Meeks and wife to Max West-

heimer and David Daube, Warranty Deed. Part Sec. 27 5s1e.

A. F. Seivally to S. D. Creel, Release of Oil and Gas Lease. Part Sec. 9 3s3w.

Lee Paschal to S. D. Creel, Release of Oil and Gas Lease. Description same as above.

W. W. Page to Emanuel D. Creel, Quit Claim Deed. Part of Sec. 9, 3s3w.

Claud A. Rickets and wife, Leona, to S. D. Creel, Warranty Deed. Part Sec. 9 3s3w.

Alfred Harley and wife, Jennett, to J. D. Adkins, Oil and Gas Lease. Part Sec. 19 3s3w.

George Genn, a widower, to M. A. Pitts, Warranty Deed. Lot 1 and 2, 3, 7, and 8 in Block 31 of the town of Springer.

Jackson Alington and wife, Emma, to James F. and John H. Bennett, Warranty Deed. Lot 3 in Block 11 in the town of Graham.

The Southwestern Land Co., to Ford Sales Co., Warranty Deed. Lot 10 in Block 5 in the Sunset View Addition to Ardmore.

The Southwestern Land Co. to Ford Sales Co., Warranty Deed. Lot 6

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E. B. Vincheloe, Reck Okla.

in Block 6 in the Sunset View Addition to Ardmore.

Joseph H. Bone, to Mrs. Sarah E. Powlett, Warranty Deed. Lots No. 74, 75, 80, 81, 96, 97, 102, 103, 118, 119

in Block 4, in the Co-operation Oil Land association, a subdivision of Sec. 14 4s2w.

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